

(Mr. INGLIS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### 100TH OCCASION OF THE THANKSGIVING DAY RACE IN CINCINNATI

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Ohio (Mrs. SCHMIDT) is recognized for 5 minutes.

Mrs. SCHMIDT. Madam Speaker, I rise today to recognize the 100th occasion of the Thanksgiving Day Race in Cincinnati. According to Runner's World magazine, the Thanksgiving Day Race is the sixth-oldest in the Nation. This annual holiday tradition started in 1908 on a course that ran from Fort Thomas Kentucky's gym to the YMCA in downtown Cincinnati. Today the course continues to incorporate much of downtown Cincinnati and northern Kentucky, beginning and ending at Paul Brown Stadium.

The growth of this race has been impressive. The inaugural race in 1908 consisted of 19 participants. Last year there were more than 11,000. To date, over 16,000 have registered for this year's Thanksgiving Day race, and registration doesn't even close until the race morning. According to Running USA, Cincinnati's Thanksgiving Day 10K race is one of our nation's 10 largest. Each year highly skilled athletes run alongside casual runners and seniors run alongside children. For many families the race is an important part of their holiday festivities. While the race is certainly popular, it would not be successful without the sponsorship and support of the local community. Hundreds of folks volunteer along the course aiding the runners. Local businesses and community organizations provide monetary support whose proceeds benefit many local charities, including the Ronald McDonald House and Girls on the Run.

Madam Speaker, I ask you to join me in celebrating the 100th Occasion of the Thanksgiving Day race in Cincinnati and wish this proud Cincinnati tradition continued success.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Kansas (Mr. MORAN) is recognized for 5 minutes.

(Mr. MORAN of Kansas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### SUFFERING OF THE OPPRESSED PEOPLE OF CUBA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. LINCOLN DIAZ-BALART) is recognized for 5 minutes.

Mr. LINCOLN DIAZ-BALART of Florida. Madam Speaker, the international press, including almost all the press in the United States, continues

to ignore the suffering of the oppressed people of Cuba. Yes, there are exceptions, such as the National Review's Jay Nordlinger, the premier defender of human rights in the American press, or The Miami Herald's Juan Tamayo or Wilfredo Cancio, and occasionally there are other dignified exceptions. But the almost totality of the U.S. press systematically ignores what goes on in Cuba.

Despite 50 years of tyranny there, despite Cuba being 90 miles from our shores, despite hundreds of prisoners of conscience languishing in dungeons simply because of their peaceful advocacy for freedoms, including freedom of the press, which should not be denied to any people, and thousands of others imprisoned for crimes which are only illegal in the totalitarian fiefdom of a demented despot—crimes like “dangerousness” or “illegally attempting to leave the country”—the press continues to ignore the reality of Cuba. Their irresponsibility in doing so is absolutely indefensible.

Jewish friends have told me that they understand what I'm talking about when I refer to the concept of the nonperson. For countless generations, for 1,800 years, Jews were subject to exile, to pogroms, persecution, discrimination. And their suffering was ignored in countries throughout the world. They were nonpersons. When their suffering was not ignored it was often minimized or ridiculed. Jews know that the recovery of their homeland, the establishment of their state in 1948 was absolutely necessary. That was the only way to guarantee the end of the nonperson status, to guarantee an end to pogroms, to discrimination, to persecution.

Cubans have been stateless nonpersons for over 51 years. Their suffering is systematically ignored. Their unity of purpose is continuously questioned or ridiculed. Even the torture of their heroes, of the heroic political prisoners, is ignored. Martha Beatriz Roque, a respected economist, leading Cuban dissident and former political prisoner who was only released from prison so that she would not die due to her many illnesses in prison and embarrass Castro, she is close to death in Havana due to complications arising from a hunger strike that she's engaged in.

Dozens of other brave dissidents are also on hunger strikes in the home of one of Cuba's other extremely respected pro-democracy leaders, Vladimiro Roca. Cubans, unlike the Jews, have not yet recovered their state. They will. But they haven't yet.

I ask the press, Madam Speaker, the media to please cease treating Cuba's pro-democracy activists as though they didn't exist. Stop treating Martha Beatriz Roque as a nonperson. Why do you continue to absolutely ignore Cuba's brave prisoners of conscience? Why don't you at least write about the elderly prisoners of conscience in Cuba, such as Hector Maseda Gutierrez or

Arnaldo Ramos Lauzurique, or about the severely handicapped prisoners of conscience such as Miguel Galvan Gutierrez, or most especially about the gravely ill Cuban prisoners of conscience in the gulag such as Ariel Sigler or Normando Hernandez or Dr. Jose Luis Garcia Paneque, or Dr. Alfredo Pulido Lopez, or Pedro Arguelles Moran?

Members of the press, have you no conscience? Do not continue to treat the suffering oppressed people of Cuba and their heroes as nonpersons. Please, do your duty.

#### THE NEEDS OF AMERICAN WOMEN AND THE 111TH CONGRESS' RESPONSE TO THOSE NEEDS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentlewoman from Ohio (Ms. FUDGE) is recognized for 60 minutes as the designee of the majority leader.

##### GENERAL LEAVE

Ms. FUDGE. Madam Speaker, I ask unanimous consent that all Members be given 5 legislative days to revise and extend and to enter remarks into the RECORD on this topic.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Ohio?

There was no objection.

Ms. FUDGE. Madam Speaker, the Congressional Black Caucus is proud to offer this special order tonight which will focus on the needs of American women and the response of the 111th Congress to those needs.

The Congressional Black Caucus, the CBC, is chaired by the Honorable BARBARA LEE from the Ninth Congressional District of California. I am Representative MARCIA L. FUDGE from the 11th Congressional District of Ohio. Madam Speaker, we have been joined by our Chairwoman, the gentlelady from California, the Honorable BARBARA LEE. I now yield to our Chair.

Ms. LEE of California. Thank you very much, Madam Speaker. And let me thank again the Representative from Ohio, Congresswoman MARCIA FUDGE, for her leadership and for continuing to voice the concerns of so many who may or may not have a voice in this House. And I want to thank you for tonight's Special Order on the needs of American women, because in this economic downturn, where women still only make about 66 cents to the dollar, women again are feeling the brunt of these very, very desperate times. And so thank you again for continuing to keep our Congressional Black Caucus focused on addressing issues that don't always receive the attention that they deserve. Thank you, Congresswoman FUDGE.

So let me just talk very briefly about the issue of adolescent health and the challenges that many young women and girls face in accessing the tools and information they need to really just take care of themselves. For too

long now, our country has led with an abstinence-only policy when it comes to sex education for our young people. Unfortunately, for women, and women of color, and our young girls, that policy has led to an increase in teen pregnancies and in the rate of sexually transmitted infections.

Today, the rate of unintended teen pregnancies in the United States is much higher than most other developed nations. Each year, almost 750,000 women between the ages of 15 and 19 get pregnant. That's 750,000 women. And the vast majority of these pregnancies occur among women of color. The sad reality is that before they turn 20, 53 percent of young Latinas and 51 percent of young African American women will become pregnant at least once. The comparable rate among non-Hispanic white young women is 19 percent. That is just outrageous.

It doesn't end there, though. Each year there are about 19 million new cases of sexually transmitted infections, and almost half of them occur in young people ages 15 to 24. The CDC recently found that young sexually active teenage girls are especially at risk as nearly one in four is living with a common sexually transmitted infection. Among sexually active African American teenage girls, nearly one in two is living a sexually transmitted infection. When it comes to HIV and AIDS, the story gets a heck of a lot worse. African American women are nearly 15 times more likely to have HIV than white women, while Latinas are four times more likely to have HIV than white women. AIDS is also the leading cause of death among African American women between the ages of 24 and 34.

So, clearly, we're not doing our part to provide women and our young people with the tools that they need to protect themselves. That's why I've introduced H.R. 1551, the Responsible Education About Life Act. I call it let's get real, my REAL Act. This bill will create the first Federal funding stream dedicated to teaching our young people about comprehensive sex education. The statistics I just mentioned really warrant this type of a bill to be passed and signed into law. Our young people need to know how to protect themselves.

Yes, we need abstinence, and we need to teach our young people abstinence. But abstinence by itself does not work. We need an abstinence-plus approach that teaches about contraceptive use and condoms to prevent unplanned pregnancies and to reduce the spread of sexually transmitted infections. And so, once again, we have to look at some of the policies of the past and see exactly how devastating they have been in terms of the impact on our young women.

And I certainly say the abstinence-only policy, based on the statistics I just read you tonight, deserves to be dismantled and abandoned, and we need to allow states to use Federal

funding, if they so desire, and if the states think that this is the strategy they want to use, and that is, allow Federal money to be distributed to the states to teach comprehensive sex education to our young people so that they can grow up, go to school, do whatever they want to do without worry of unintended pregnancies or HIV and AIDS or sexually transmitted infections.

So thank you, Congresswoman FUDGE, for allowing me to speak this evening on this very tough issue. Sometimes we try to sweep these issues under the rug. But I think when it comes to our young women, our young girls, we have to be for real, and we have to talk about what we can do to help them protect themselves. Thank you again.

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Ms. FUDGE. Madam Speaker, I just want to say to our Chair how appreciative I am that she has allowed me to anchor this hour for most of this year, and even though I may in fact be biased, I know that we have the most dedicated and hardworking Chair of any caucus in this House. So I thank you, and I thank you for being with me just about every week. I couldn't do it without you.

Madam Speaker, as well I have been joined by my good friend and colleague from the great State of New York, the gentlelady from New York, Yvette Clarke.

Ms. CLARKE. Madam Speaker, I would like to start this evening off in my address by thanking my esteemed colleague, the congresswoman from Ohio, MARCIA FUDGE, for giving me a moment to comment on women in small business. As the co-Chair of the Women's Caucus Task Force on Women and Education, Congresswoman FUDGE has constantly demonstrated her leadership on these crucial issues, and you are to be commended.

Ms. FUDGE. Thank you.

Ms. CLARKE. I am especially pleased to be speaking on these issues with you here this evening because of the timeliness of this conversation. Women entrepreneurs have come a long way in recent decades, but more must be done to support them, especially in this dire economic environment.

As the sole member of the Congressional Black Caucus on the Small Business Committee in the House—or the Senate, for that matter—I am constantly monitoring developments that affect women-owned small businesses, especially those in underserved areas. The impact of small businesses cannot be stated enough. We know the statistics, but it is worth going over it again.

Small businesses are the key to the health of the U.S. economy. They represent 99.7 percent of all employer firms; they employ about half of all private sector employees; pay nearly 45 percent of the U.S. private payroll; and are responsible for more than half of the non-farming private GDP.

Women-owned businesses are an important factor in this economic story.

Recent studies show that there are close to 8 million individual women-owned small firms with a \$3 trillion impact on our close to \$14 trillion economy employing close to 23 million people. These are great numbers, but I for one believe that more must be done. Not only do I believe it, but the facts bear it out.

A recent study was released by the Federal Reserve Bank of New York entitled "Gender and the Availability of Credit to Privately Held Firms." This report relied on data on privately held businesses drawn from the Federal Reserve's Surveys of Small Businesses Finances covering the period of 1987 through 2003. Authors of the report concluded that when compared to male-owned firms, women-owned firms are significantly smaller as measured by sales, assets, and employment; younger, as measured by age of the firm; more likely to be in retail, trade, or business services, and less likely to be in construction, secondary manufacturing, and wholesale trade industries; and are more inclined to have fewer and shorter banking relationships. Women owners are significantly younger and less experienced and tend to have less formal education than their male counterparts.

The report further found that women firms are significantly more likely to be credit-constrained because they are more likely to be discouraged from applying for credit, though not more likely to be denied credit when they do apply.

This report reflects the fact that women-owned businesses have made great strides in recent years but that challenges to growth, business model diversification, technical capabilities, and ability to access capital remain.

The bottom line is that women entrepreneurs need more support. I have long been an advocate for women-owned businesses, and it is vital that we improve existing programs and explore the need for new ones to narrow this achievement gap.

Most recently, I have been hard at work exploring possible solutions for women entrepreneurs. Last month, I introduced H.R. 3771, the Veteran, Minority, and Women-Owned Construction Business Mentorship and Grant Assistance Act of 2009. This legislation would establish grant programs for women-owned small business construction companies to help create the internal business systems that are essential for success. Funds would also be made available to local groups and schools to bolster technical assistance to these firms. This bill would create opportunities in the highly competitive construction sector at a time when there has been a stark decline in construction activity due to the housing downturn. This legislation is really about capacity building for small firms so they can better compete for the many stimulus opportunities that are still being developed and deployed.

Most of the total \$787 billion in stimulus funds have yet to go out. Further,

most of the remaining funds are targeted to shovel-ready construction projects—projects that our women-owned businesses should and must participate in.

I'd like to take this opportunity to applaud the women builders in this country. So often, the image of the construction industry is a burly man in a hard hat. Well, I've got news for you, gentlemen. Women builders face great obstacles and challenges, and in my experience, meet and exceed them consistently in a highly competitive environment. Our Nation's extraordinary women builders will benefit from this legislation, and I'd like to thank my colleagues, including Congresswoman FUDGE, for supporting this bill. We have, as of today, 23 cosponsors for the legislation. The growing support for this legislation is proof that Washington is waking up to the prominent role that small businesses, including our women-owned businesses, must play in our recovery.

Finally, I have been tirelessly working to find ways to improve access to capital for women-owned businesses. It is no secret that our largest depository institutions are not lending as much as they could but are instead using the excess capital they have to provide capital buffers for their own balance sheet health, retarding any rebounds that could be fueled by small business lending.

I applaud President Obama for announcing that his administration will be seeking low-cost loans to smaller banks and community development financial institutions, known as CDFIs, as a means to address the small business lending gap. I am especially supportive of CDFIs as a means of getting credit to our smaller women-owned firms in underserved and economically distressed areas. For every dollar of CDFI investment, \$15 of non-Federal dollars are leveraged to provide lending to deserving borrowers.

I will be studying how to improve programs like CDFIs to leverage government investment to help people help themselves.

Let us make no mistake, the last great frontier for women entrepreneurs—especially in our communities—will be consistent ability for them to access credit. I will fight tirelessly alongside my colleagues to make this a reality.

As I said earlier, these are but a few of the challenges faced by women-owned businesses. I am always paying attention to the issues affecting our women entrepreneurs and I will for as long as I am a Member of Congress. Much work is left to be done, but with the great leadership of people like Congresswoman FUDGE, the Chair of our CBC, Congresswoman BARBARA LEE; and our Speaker, Speaker NANCY PELOSI, I know we will get to where we need to be and beyond.

Ms. FUDGE. Thank you so much.

Madam Speaker, I'd like to thank my friend for coming this evening and

thank her for her support of businesses and for her work on the Small Business Committee.

Thank you again. I hope that you will join me another time.

Ms. CLARKE. I look forward to it.

Ms. FUDGE. Thank you.

Madam Speaker, the CBC is composed of 42 members, including 4 committee Chairs, 15 subcommittee Chairs, and the majority whip. Our members promote the public welfare through legislation designed to meet the needs of millions of neglected citizens. CBC members are tireless advocates who work diligently to be the conscience of the Congress. We stand firm as the voice of the people and provide dedicated, focused service to our constituents.

Madam Speaker, we are proud to anchor this hour to discuss Congress' responsiveness to an important constituency group, American women. Let's first understand the current role of women in the legislative process.

Since 1917, when Representative Jeannette Rankin of Montana became the first woman to serve in Congress, a total of 260 women have served as U.S. Representatives or Senators. Currently, more women now serve in Congress than at any time in the Nation's history. In this year's Congress, there are 17 women serving in the United States Senate and 74 women serving in the United States House of Representatives. Of those Congresswomen currently serving in Congress, 14 are members of the CBC.

Since the first Congresswoman of color, Representative Patsy Mink of Hawaii, won election to the U.S. House of Representatives in 1964, a total of 39 women of color have served in the U.S. Congress. Roughly three quarters—or 30—of these women were elected after 1990, and a total of 38 have served in the House of Representatives, where Carol Moseley Braun of Illinois is the only woman of color to serve in the U.S. Senate, from 1993 to 1999. The first African American woman to serve in Congress was Shirley Chisholm of New York who won election in 1968. Twenty-five African American women have followed her.

There are some States who have never elected a woman to Congress. They are Delaware, Iowa, Mississippi, and Vermont. I look forward to having women from those States join us at some point, Madam Speaker.

There are a historic number of women currently serving in Congress, including the first woman Speaker of the House, NANCY PELOSI, who was elected Speaker in 2007. The 111th Congress understands that our Nation's laws must include and respond to all of our citizens, including women.

Women in the Workforce. We addressed that when we looked at Lilly Ledbetter. Congress began this year addressing gender-based pay discrimination. In January, Congress swiftly and decisively passed the Lilly Ledbetter Fair Pay Act. Just days later, Presi-

dent Obama signed the Lilly Ledbetter Fair Pay Act into law and restored an employee's right to challenge unlawful pay discrimination.

The Paycheck Fairness Act passed by the House on January 9 takes further steps to ensure that gender-based pay discrimination does not occur in the first place by closing the loopholes that have allowed employers to avoid responsibility for discriminatory pay. A comprehensive update to the 46-year-old Equal Pay Act, The Paycheck Fairness Act puts gender-based discrimination sanctions on equal footing with other forms of wage discrimination, such as race, disability, or age. It creates a new grant program to help strengthen the salary negotiation skills of girls and women. And it creates strong incentives for employers to equally compensate workers while strengthening correlating Federal enforcement efforts.

In 1963, President John F. Kennedy signed the Equal Pay Act into law. Progress has been slow during the 46 years since passage of the act. After four decades, American women continue to be unfairly compensated for their work. According to the National Organization for Women, when the Equal Pay Act was signed into law, women working full time and year round earned an average of 59 cents for every dollar earned by men; in 2007, women made 78 cents for every dollar earned by men; today, the gap has narrowed by less than a half a cent a year.

The impact of income disparity extends far beyond the individual woman. As such, equal pay is not just a woman's issue, it is a family issue.

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The current wage gap hurts everyone. It lowers family income for essentials such as groceries, doctor's visits, and child care. When women earn more, families benefit. Closing the wage gap is an integral part of strengthening American families and providing hope for a better future.

I stand in support of equal pay for all. I look forward to the day when all women receive equal pay for equal work.

The American Recovery and Reinvestment Act recognized the need to get our people back to work, and that includes women. During the current recession, from December 2007 until September 2009, roughly 2 million women lost their jobs, according to employers across this Nation. As of September, women represented 49.9 percent of all workers, excluding those in the Armed Forces and farmworkers.

The American Recovery and Reinvestment Act contains powerful provisions to retrain workers. The American Recovery and Reinvestment Act has made nearly \$4 billion in new funding available through the Department of Labor for job training programs. Just under \$3 billion of this funding has already gone out to States through formula grants under the Workforce Investment Act.

Speaking with Lori Atkins, the deputy director of workforce training in Cuyahoga County where I live, I learned the county will receive \$14 million for training. The money will help dislocated adult and youth workers, including America's women. Another \$750 million will be allocated through competitive grants to train people in green jobs and health care and other high-demand sectors. While women are underrepresented in many of these high-demand sectors, we can be retrained to compete for these jobs.

I am proud of community organizations that retrain women in nontraditional industries. Hard Hatted Women is one such organization. The nonprofit, located in Cleveland, Ohio, is launching a new program called Tradeswomen TOOLS. This program will link women to opportunities in high-wage, nontraditional fields using the expertise of women working on diversity initiatives in these fields. The goal is to link unemployed women with employment opportunities within the building trades in heavy highway construction, the energy and utility sector, the green building sector, and advanced manufacturing. Tradeswomen TOOLS provides orientation to nontraditional careers, industry specific workshops and presentations, individualized career counseling, one stop center for referrals, and math and physical fitness for the trades. The American Recovery and Reinvestment Act and organizations like Hard Hatted Women provide women the resources to get back to work.

Now I would like to talk a bit about women and education challenges. Madam Speaker, we must ensure that our girls graduate from high school in order to financially provide for themselves. According to the National Women's Law Center, an estimated 25 percent of female students do not graduate with a high school diploma in 4 years. Girls of color are particularly affected by this trend. Across the Nation, in 2004, 37 percent of Hispanics, 40 percent of black, and 50 percent of American Indian or Alaskan Native female students failed to graduate in 4 years.

While there are many factors that contribute to students dropping out of school, some are unique to girls. Those factors are: first, pregnancy and parenting responsibilities. According to a survey conducted by the Gates Foundation, 33 percent of female dropouts reported that becoming a parent played a major role in their decision to leave school. Specifically, students cited the lack of affordable day care for their children. While some high schools provide subsidized care for student parents, many do not. The school itself then becomes a determinant in whether the student remains in school.

In many schools where a certain number of absences result in students forfeiting a class, teen mothers need child-related absences not counted toward their total number of absences, and most could benefit from counseling

in time management, parenting skills, and referrals to services for their children.

Poor attendance rates influenced by a high occurrence of sexual harassment by peers and educators is another reason why young women drop out of school. During the same Gates Foundation survey, 83 percent of girls were victims of sexual harassment in school. Suffering abuse at the hands of peers, teachers, and other school administrators, these girls reported that the abuse caused them not to want to attend school to avoid the teacher responsible for the harassment, to stop participating in the classroom, and to be distracted from their studies.

Unfortunately, when we fail to create a safe space in our schools, we undermine the success of all students, especially girls, their future families, and our Nation. According to the study "When Girls Don't Graduate, We All Fail: A Call to Improve High School Graduation Rates for Girls," female dropouts earn significantly lower wages than male dropouts, are at a greater risk of unemployment, and are more likely to rely on public support programs. Female high school dropouts earn only about 63 cents for every \$1 earned by male high school dropouts. Measured against the Federal poverty line, women without high school diplomas earn an average salary about 7 percent below the family poverty line for a family of three, \$15,520 versus \$16,600. Women with high school diplomas earn an average salary about 32 percent above the Federal poverty line, or \$21,936 to \$16,600.

Female dropouts struggle with worse health conditions and less access to health coverage to address their needs than girls who graduate from high school.

Women under the Affordable Health Care of America Act are among those who stand to gain the most from health insurance reform. Madam Speaker, we pay more, we get less, and some of the ways we are treated by insurance companies is just criminal.

Recently, I met Mrs. Jodie Miller of Maryland, a mother who conceived triplets through in vitro fertilization. Mrs. and Mr. Miller were later denied health coverage because their insurance company declared that they had preexisting conditions. She was denied because of her infertility. The insurance company denied Mr. Miller coverage due to what they deemed "spousal infertility." America's Affordable Health Care Act will outlaw such discrimination based on preexisting conditions.

The Affordable Health Care for America Act would revolutionize health care for women, ending the discrimination we face under our current system. More than 14 million American women who have purchased health insurance in the private market last year paid up to 48 percent more in premium costs than men. Insurance companies routinely practice what they call gender

rating, and that permits them to charge men and women different premiums for the very same coverage. The Affordable Health Care for America Act would make gender rating illegal. Never again will insurance companies be able to deny women coverage for C-sections because we are pregnant or because we are victims of domestic violence. Never again, Madam Speaker, will insurance companies be able to deny us coverage just for being women.

The House's health reform proposal would make health care affordable for all of America's women and protect us from high and potentially unimaginable out-of-pocket health care costs. We must and will improve health care for not only women, but for all Americans.

I want to talk about women of color and disproportionately being targeted for high-cost mortgages.

According to a report for the National Council of Negro Women researched by the National Community Reinvestment Coalition, African American and Latino women continue to receive disparate treatment in the mortgage lending process. The report, "Assessing the Double Burden: Examining Racial and Gender Disparities in Mortgage Lending," demonstrates that minorities continue to be much more likely to receive high-cost home mortgage loans than their white counterparts. In many instances, disparities by race widened as income levels increased, indicating that discrimination remains a reality in home mortgage lending, as reports by the Federal Reserve and others have documented.

The foreclosure epidemic is, in part, rooted in the targeting of communities of color for high-cost loans. The report finds that minorities were first to experience disproportionately high rates of foreclosure. As the foreclosure crisis continued to spread to suburban areas, the study suggests that middle- and upper-income minorities will continue to experience a disproportionate impact, which is especially pronounced for African American women.

Dr. Avis Jones-DeWeever of the National Council of Negro Women commented that, "Given the importance of homeownership to families and entire communities, it becomes clear that we simply cannot rest until every person, regardless of race or gender, is treated fairly at every stage of the mortgage lending process."

The report examined data collected under the Home Mortgage Disclosure Act for the year 2007, which is the latest year for which data is publicly available, for 100 of the largest metropolitan areas in the country. Among the findings, middle- and upper-income African American females were at least twice as likely to receive high-cost loans as middle- and upper-income white females in more than 84 percent of the metropolitan areas examined.

Low- and moderate-income African American females were at least twice as likely to receive high-cost loans as

low- and moderate-income white females in 70 percent of the metropolitan areas examined.

Middle- and upper-income Hispanic females were at least twice as likely to receive high-cost loans as middle- and upper-income white females in almost 62 percent of the metropolitan areas examined, and low- and moderate-income Hispanic females were at least twice as likely as low- and moderate-income white females to receive high-cost loans in 32 percent of the metropolitan areas examined.

The foreclosure crisis has definitely affected my congressional district. The Center for Responsible Lending projected that more than 5,500 foreclosures will occur in my district in 2009, and more than 18,500 foreclosures will occur over the next 4 years.

The Mortgage Reform and Anti-Predatory Lending Act is to respond to the foreclosure crisis. In May, the House of Representatives passed the Predatory Mortgage Lending Practices Reduction Act of 2009. If the act passes the Senate, it will strengthen restrictions on compensation paid to mortgage lenders and brokers.

Today, some lenders deceptively pay brokers extra fees for loans if they write loans at a higher interest rate, even when lower rates are available to borrowers. The rates are unreasonable, and borrowers are often subsequently forced into foreclosure. Such arrangements are an indefensible conflict of interest and must be stopped.

A key element of the act prohibits lenders from underwriting unreasonable loans and prohibits practices that increase the risk of foreclosure.

The act supports lenders making 30-year, fixed rate, fully documented loans rather than the record number of unstable loans marketed today. It also provides greater protections for renters of foreclosed properties, like requiring a mandatory 90-day notice to vacate instead of the arbitrary practices currently being used.

The Mortgage Reform and Anti-Predatory Lending Act is crucial in curbing the predatory practices of the past. Mortgage lending reform is a vital piece of the congressional effort to prevent future financial disasters. Congress cannot, and will not, ignore the fact that lax regulation of this industry has left far too many consumers unprotected. I urge the Senate to pass this measure soon.

In response to the predatory practices of some mortgage brokers and agents, I introduced the Predatory Mortgage Lending Practices Reduction Act of 2009, H.R. 2108. The act is designed to assure consumers that mortgage brokers or agents are thoroughly trained and accountable for predatory practices. It does this by altering the law in three ways.

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First, the act requires that brokers and agents issuing subprime loans undertake a rigorous certification pro-

gram. Second, the legislation streamlines the process for filing complaints against unethical brokers and agents. And, finally, the act creates civil penalties for violations of Federal predatory lending laws.

Madam Speaker, there are honest and decent mortgage brokers and agents in this industry. Then there are a relatively few number of unscrupulous individuals who earn their commission through deception. The Predatory Mortgage Lending Practices Reduction Act of 2009 would help protect consumers from the latter class of lenders by ensuring that all related personnel are properly trained and held accountable.

Madam Speaker, further, I, on a regular basis, host housing clinics within my district. I do this in order to educate women about predatory lending, about housing scams and their rights under foreclosure.

In conclusion, Madam Speaker, I would quote from Susan B. Anthony who said it was "we the people," not we the white male citizens, nor yet we the male citizens, but we the whole people who formed the union; men their rights and nothing more; women their rights and nothing less. By responding to the needs of all Americans, Congress will address the needs of all women as well.

#### REMEMBERING THE EVENTS OF NOVEMBER 5, 2009, AT FORT HOOD, TEXAS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from Texas (Mr. MCCAUL) is recognized for 60 minutes as the designee of the minority leader.

Mr. MCCAUL. Madam Speaker, tonight we rise during this leadership hour to remember the events of November 5, 2009, one of the largest attacks that was perpetrated at our U.S. military installation at Fort Hood, Texas, just north of my district, a very solemn occasion. Thirteen people were killed, over 30 people wounded, and an unborn child was killed that day. I went to the memorial service, thirteen pairs of combat boots put together with a rifle and a helmet on top, and the pictures of the victims who were killed in cold blood that day by a deranged gunman who, unfortunately, served in the United States military.

In my view, simply put, it was an act of treason. Look, in a time of war, soldiers are killed. But when I visited Fort Hood for the memorial service, they said, Congressman, we never dreamed that they would be killed in our home. This is our home. This man killed his fellow comrades at our home. Very disturbing. And the words that he said as he pointblank shot them one by one, as 100 rounds went off from his semi-automatic pistol, 100 rounds into a crowd of defenseless soldiers and a few civilians, were "Allahu Akbar, God is great." That's one of the most dis-

turbing reports that we got from that tragic day.

Well, I submit that that is not our God. That's not the God of our Founding Fathers. As the President said so eloquently at the memorial service, no religion condones the killing of innocent people. No religion condones that kind of violence. And he went on to say that he will face his punishment here on Earth and in the next world. The President is right.

We went to Veterans Day services the following day and went all across our districts paying tribute to the great veterans, the men and women who have served this country with honor and distinction, to thank them for their service; but the whole day, one could not help but to stop and think about what had just occurred at Fort Hood, these tragic, tragic events. Mr. Hasan will pay for this tragic event. He will be brought to justice. And it is my sincere hope, as the President said, that he will be taken to the next world.

And I want to, at the beginning, pay tribute to the 13, the 13 who were killed in cold blood that day, who died while serving their country admirably and nobly: Private Francheska Velez, 21, of Chicago, Illinois; Lieutenant Colonel Juanita Warman, 55, from Maryland; Major Libardo Caraveo, 52, of Woodbridge, Virginia; Captain John Gaffney of San Diego, California; Captain Russell Seager, 41, of Racine, Wisconsin; Staff Sergeant Justin DeCrow, 32, of Plymouth, Indiana; Sergeant Amy Krueger, 29, of Kiel, Wisconsin; Specialist Jason Hunt, 22, of Tillman, Oklahoma; Specialist Frederick Greene, 29, of Mountain City, Tennessee; Private 1st Class Aaron Nemelka, 19, of West Jordan, Utah; Private 1st Class, Michael Pearson, 22, of Bolingbroke, Illinois; Specialist Kham Xiong, of Saint Paul, Minnesota, just 23 years old; and, finally, Mr. Michael Cahill, 62, of Cameron, Texas, where he was a civilian employee.

Fort Hood has a special connotation for many of us in Texas. It's the largest military installation in the world. The fact that it was attacked, the fact that these soldiers were killed at home, in my view, is the greatest act of treason and the greatest tragedy of November 5.

But there were heroes that day. There were many heroes that day. Sergeant Kim Munley, the civilian cop employed by the base, described by fellow officers as a tough cookie, pretty much fearless, born and bred to be a police officer, and a very good shot. She was nicknamed "Mighty Mouse" because of her size long before the Fort Hood shooting. Three minutes after Mr. Hasan began shooting, Munley tracked him down outside of the predeployment facility and unloaded on him at close range. Munley was hit in both legs and a wrist during the gun battle, but stayed on her feet bravely